

Information to identify the case:

Debtor 1	<u>Melissa Placeres Navarro</u>	Social Security number or ITIN	xxx-xx-1233
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Virginia			
Case number: 24-32528-KLP			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Melissa Placeres Navarro

June 24, 2025

For the court:

Charri S Stewart
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Melissa Placeres Navarro
Debtor

Case No. 24-32528-KLP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Jun 24, 2025

User: Elizabeth
Form ID: 318

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2025:

Recip ID	Recipient Name and Address
db	+ Melissa Placeres Navarro, 701 Fairlie Road, Colonial Heights, VA 23834-1724
16667795	+ Metro Realty, 701 Twin Ridge Lane, Richmond, VA 23235-5270
16462319	+ Virginia South Psychiatric and, Family Svcs, PC, 269 Medical Park Blvd, Petersburg, VA 23805-9337

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: FJJWEST	Jun 25 2025 04:43:00	Jennifer J. West, Spotts Fain PC, 411 E. Franklin Street, Suite 600, Richmond, VA 23219-2200
cr	Email/Text: bankruptcy@argenticu.org	Jun 25 2025 00:50:00	Argent Federal Credit Union, P O Box 72, Chesterfield, VA 23832
16462303	Email/Text: bankruptcy@argenticu.org	Jun 25 2025 00:50:00	Argent Federal Credit Union, Re: Bankruptcy, P.O. Box 72, Chesterfield, VA 23832-0000
16462302	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 25 2025 00:51:00	Apple Card - GS bank, Lockbox 6112 PO Box 7247, Goldman Sachs Bank, Philadelphia, PA 19170-6112
16462304	+ Email/Text: bk@avant.com	Jun 25 2025 00:52:00	Avant/Webbank, 222 Merchandise Mart Plz, Suite 900, Chicago, IL 60654-1105
16667794	Email/Text: CSCBNC@cscglobal.com	Jun 25 2025 00:51:00	Bon Secours Mercy Health, PO Box 630761, Cincinnati, OH 45263-1137
16462305	+ EDI: CAPITALONE.COM	Jun 25 2025 04:43:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
16495507	+ EDI: AIS.COM	Jun 25 2025 04:43:00	Capital One, N.A., by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
16462306	+ EDI: CITICORP	Jun 25 2025 04:43:00	Citi Cards, P.O. Box 6077, Sioux Falls, SD 57117-6077
16462307	EDI: WFNNB.COM	Jun 25 2025 04:43:00	Comenity Bank/ULTA, P.O. Box 182125, Columbus, OH 43218-2125
16462308	Email/PDF: creditonebknofications@resurgent.com	Jun 25 2025 00:57:08	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
16462309	EDI: DISCOVER	Jun 25 2025 04:43:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
16467781	EDI: DISCOVER	Jun 25 2025 04:43:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
16462310	+ EDI: PHINGENESIS	Jun 25 2025 04:43:00	Feb - Destiny, PO Box 4499, Beaverton, OR 97076-4499
16462311	+ EDI: AMINFOFP.COM	Jun 25 2025 04:43:00	First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145

District/off: 0422-7

User: Elizabeth

Page 2 of 3

Date Rcvd: Jun 24, 2025

Form ID: 318

Total Noticed: 35

16494780	EDI: JEFFERSONCAP.COM	Jun 25 2025 04:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
16494664	EDI: JEFFERSONCAP.COM	Jun 25 2025 04:43:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN. 56302-9617
16462312	+ EDI: JPMORGANCHASE	Jun 25 2025 04:43:00	JPMorgan Chase Bank, PO Box 24603, Columbus, OH 43224-0603
16504530	+ Email/Text: RASEBN@raslg.com	Jun 25 2025 00:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
16462313	Email/PDF: bncnotices@becket-lee.com	Jun 25 2025 01:11:44	Kohl's, c/o Becket and Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701
16515695	Email/PDF: resurgentbknotifications@resurgent.com	Jun 25 2025 01:11:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16492192	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 25 2025 01:11:35	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
16462314	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 25 2025 00:51:00	Mercury Card FB&T, PO BOx 84064, Columbus, GA 31908-4064
16462315	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 25 2025 00:56:50	Merrick Bank, Attn: Bankruptcy Dept., PO Box 9201, Old Bethpage, NY 11804-9001
16462316	EDI: MAXMSAIDV	Jun 25 2025 04:43:00	Navient, PO Box 300001, Greenville, TX 75403-3001
16462317	EDI: NFCU.COM	Jun 25 2025 04:43:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
16514822	EDI: Q3G.COM	Jun 25 2025 04:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
16514823	EDI: Q3G.COM	Jun 25 2025 04:43:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
16515698	Email/PDF: resurgentbknotifications@resurgent.com	Jun 25 2025 00:56:36	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16462318	+ EDI: SYNC	Jun 25 2025 04:43:00	SYNCB/Care Credit, C/O PO Box 965036, Orlando, FL 32896-0001
16462949	+ Email/Text: USAVAE.Bankruptcyntices@usdoj.gov	Jun 25 2025 00:51:00	U.S. Attorney, 919 East Main Street, Suite 1900, Richmond, VA 23219-4622
16462320	Email/Text: bankruptcy@webbank.com	Jun 25 2025 00:50:00	WebBank/Avant, 215 S. State St., Ste 1000, Salt Lake City, UT 84111-2336

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
16485231	*+	Navy Federal Credit Union, P.O BOX 3000, MERRIFIELD, VA 22119-3000

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0422-7

User: Elizabeth

Page 3 of 3

Date Rcvd: Jun 24, 2025

Form ID: 318

Total Noticed: 35

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2025 at the address(es) listed below:

Name	Email Address
Edward S. Whitlock, III	on behalf of Creditor Argent Federal Credit Union ewhitlock@lawplc.com smilburn@lawplc.com;jfischer@lawplc.com;taylor.holloman@lawplc.com;ECFNotices@lawplc.com
Jennifer J. West	jjw_trustee@spottsfain.com jjw@trustesolutions.net
Laura Taylor Alridge	on behalf of Debtor Melissa Placeres Navarro ecf@bolemanlaw.com ecfbackup@bolemanlaw.com
Matthew W. Cheney	USTPRegion04.RH.ECF@usdoj.gov
Patrick Thomas Keith	on behalf of Debtor Melissa Placeres Navarro ecf@bolemanlaw.com ecfbackup@bolemanlaw.com;keithpr71011@notify.bestcase.com

TOTAL: 5